

Information to identify the case:

Debtor 1	<u>John E. Wade</u>	Social Security number or ITIN	xxx-xx-9091
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-24159-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John E. Wade

5/14/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John E. Wade
Debtor

Case No. 19-24159-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 14, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db	+ John E. Wade, 8976 Eastwood Road, Pittsburgh, PA 15235-1401
15146063	+ Allegheny Clinic Radiology, PO Box 1198, Somerset, PA 15501-0336
15146074	+ ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15146075	+ Escallate LLC, PO Box 645425, Cincinnati, OH 45264-5425
15146079	+ First Progress, Attn: Bankruptcy, Po Box 9053, Johnson City, TN 37615-9053
15146084	+ Maiello Brungo & Maiello Attorney at Law, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15146088	+ Penn Hills School District, Berkheimer Tax Administrator, 50 N. Seventh Street, Bangor, PA 18013-1731
15146089	+ People's Gas, 375 North Shore Drive, Bankruptcy Department, Pittsburgh, PA 15212-5866
15146090	+ Pine Account, 5171 Liberty Avenue, Pittsburgh, PA 15224-2254
15146102	Wilksburg-Penn Joint Water Authority, 2200 Robinson Boulevard, Pittsburgh, PA 15221-1193

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	May 15 2025 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 15 2025 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bankruptcy@huntington.com	May 15 2025 00:08:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15172110	EDI: ATLASACQU	May 15 2025 04:05:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15146062	^ MEBN	May 15 2025 00:05:33	Affiliate Asset Solutions, 145 Technology Parkway NW Suite 100, Norcross, GA 30092-3536
15146064	^ MEBN	May 15 2025 00:06:23	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15146065	+ Email/Text: ebn@americanwebloan.com	May 15 2025 00:08:00	American Web Loan, 3910 W. 6th Avenue, Box

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			277, Stillwater, OK 74074-1745
15146070	Email/Text: kburkley@bernsteinlaw.com	May 15 2025 00:09:00	Duquesne Light, PO Box 10, Pittsburgh, PA 15230
15146067	+ EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15146066	+ EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15146069	+ Email/PDF: creditonebknotifications@resurgent.com	May 15 2025 00:18:19	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15146068	+ Email/PDF: creditonebknotifications@resurgent.com	May 15 2025 00:17:45	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15176053	+ Email/Text: kburkley@bernsteinlaw.com	May 15 2025 00:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15146072	+ Email/Text: bankruptcydepartment@tsico.com	May 15 2025 00:09:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
15146071	Email/Text: bankruptcydepartment@tsico.com	May 15 2025 00:09:00	Eos Cca, Po Box 981008, Boston, MA 02298
15146076	+ EDI: BLUESTEM	May 15 2025 04:05:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15146080	+ Email/Text: bankruptcy@huntington.com	May 15 2025 00:08:00	Huntington Natl Bk, Po Box 1558, Columbus, OH 43216-1558
15146081	+ Email/Text: bankruptcy@huntington.com	May 15 2025 00:08:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15146077	EDI: BLUESTEM	May 15 2025 04:05:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15146082	^ MEBN	May 15 2025 00:06:07	KML Law Group, Suite 500, 701 Market Street, Philadelphia, PA 19106-1538
15146083	^ MEBN	May 15 2025 00:06:07	KML Law Group, Suite 5000 - BNY Mellon, 701 Market Street, Philadelphia, PA 19106-1538
15176613	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:29:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15177020	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 00:08:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
15146086	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2025 00:07:00	Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15146087	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2025 00:07:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15167900	+ Email/Text: nsm_bk_notices@mrcooper.com	May 15 2025 00:07:00	NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-1, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
15163154	Email/Text: peritus@ebn.phinsolutions.com	May 15 2025 00:09:00	PERITUS PORTFOLIO SERVICES II, PO BOX 141419, IRVING, TX 75014-1419
15170071	Email/Text: perituspendrick@peritussservices.com	May 15 2025 00:07:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
15146091	EDI: PRA.COM	May 15 2025 04:05:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15146093	EDI: PRA.COM	May 15 2025 04:05:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15167814	EDI: PRA.COM	May 15 2025 04:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15157980	+ Email/Text: jlc@mbm-law.net		

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User: auto

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		May 15 2025 00:08:00	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15146095	Email/Text: amieg@stcol.com	May 15 2025 00:07:00	State Collection Services, Inc., PO Box 6250, Madison, WI 53716
15146973	^ MEBN	May 15 2025 00:07:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15155147	Email/Text: bankruptcy@huntington.com	May 15 2025 00:08:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
15146096	+ EDI: WTRRN BANK.COM	May 15 2025 04:05:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15146097	+ EDI: WTRRN BANK.COM	May 15 2025 04:05:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
15146098	+ Email/Text: bankruptcydepartment@tsico.com	May 15 2025 00:09:00	Transworld Systems, Inc., 500 Virginia Drive Suite 514, Fort Washington, PA 19034-2733
15146099	^ MEBN	May 15 2025 00:06:56	Van Ru Credit Corp., 4839 N. Elston Ave., Chicago, IL 60630-2534
15179036	+ Email/Text: peritus@ebn.phinsolutions.com	May 15 2025 00:09:00	Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
15146101	+ Email/Text: bankruptcynotice@westlakefinancial.com	May 15 2025 00:08:00	Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
15146100	+ Email/Text: bankruptcynotice@westlakefinancial.com	May 15 2025 00:08:00	Westlake Financial Services, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		New Residential Mortgage Loan Trust 2018-1
15146085		Mdg Us Inc/capital Com
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15146092	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15146094	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15146073	##+	ERC/Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547
15146078	##+	First Progress, P.o. Box 84010, Columbus, GA 31908-4010

TOTAL: 2 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Kevin M Buttery	on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 kbuttery@rascrane.com
Lauren M. Lamb	on behalf of Debtor John E. Wade julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Maria Miksich	on behalf of Creditor New Residential Mortgage Loan Trust 2018-1 mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
TOTAL: 11	